B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14−31795−KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melanie Ann Gerard
1142 Dorchester St.
Port Charlotte, FL 33952

Last four digits of Social−Security or Individual Taxpayer−Identification (ITIN) No(s).,(if any):
Debtor: xxx−xx−7523

Employer Tax−Identification (EIN) No(s).(if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Melanie Ann Gerard is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 16, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Virginia

In re:
Melanie Ann Gerard
Debtor

Case No. 14-31795-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7 User: admin Page 1 of 2 Date Rcvd: Jul 17, 2014
Form ID: B18 Total Noticed: 32

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2014.

db +Melanie Ann Gerard, 1142 Dorchester St., Port Charlotte, FL 33952-1414
12300745 +Albert J. Tiseo, Jr., Esquire, Goldman, Tiseo & Sturges P.A., 701 JC Center Court Suite 3, Port Charlotte, FL 33954-2826
12300746 +Bad Check Restitution Program, 20th Judicial Circuit, P.O. Box 6904, Fort Myers, FL 33911-6904
12300748 +Bogle Law, P.A., 112 Nesbit St., Ste 113, Punta Gorda, FL 33950
12300749 +Bright House Networks, P.O. Box 802068, Dallas, TX 75380-2068
12300750 +Charlotte County Tax Collector, Vickie L. Potts, 18500 Murdock Cir, Port Charlotte, FL 33948-1068
12300751 +Charlotte State Bank & Trust, 1100 Tamiami Trail, Port Charlotte, FL 33953-3808
12300753 +Comcast Communications, 12641 Corporare Lakes Drive, Fort Myers, FL 33913-7907
12300760 +Creditech/Cbalv, Attn:Collections, P.O. Box 99, Bangor, PA 18013-0099
12300763 +Fred Balsamo, 58 Dibble Edge Road, Wallingford, CT 06492-2608
12300764 +Glenn B. Gerard, 1142 Dorchester Street, Port Charlotte, FL 33952-1414
12300766 +Heather & Michael Young, 3406 Handley Rd., Midlothian, VA 23113-3680
12300769 +Inpatient Consultants of Fl, P.O. Box 513500, Los Angeles, CA 90051-3500
12300771 +Peppertree Apartments, 5223 Ehrlich Rd. Ste A, Tampa, FL 33624-2053
12300772 +Receivables Management, 14675 Martin Dr, Eden Prairie, MN 55344-2004
12300773 +Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2287
12300775 +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBEROBINSON.COM Jul 18 2014 01:38:00 Bruce E. Robinson, P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701
12300747 EDI: BANKAMER.COM Jul 18 2014 01:38:00 Bank Of America, P.O. Box 982235, El Paso, TX 79998-0000
12300752 +EDI: CHASE.COM Jul 18 2014 01:38:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
12300754 +EDI: CONVERGENT.COM Jul 18 2014 01:38:00 Convergent Oustsourcing Inc., 800 SW 39th ST., P.O. Box 9004, Renton, WA 98057-9004
12300755 +EDI: CONVERGENT.COM Jul 18 2014 01:38:00 Convergent Outsourcing, Inc., 10750 Hammerly Blvd. #200, Houston, TX 77043-2317
12300756 +EDI: CCS.COM Jul 18 2014 01:38:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
12300757 +EDI: RCSFNBMARIN.COM Jul 18 2014 01:38:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
12300758 +EDI: CREDPROT.COM Jul 18 2014 01:38:00 Credit Portfolio Assoc., Attn: Bankruptcy, P.O.Box 802068, Dallas, TX 75380-2068
12300759 +EDI: CREDPROT.COM Jul 18 2014 01:38:00 Credit Protection Assoc. LP, 13355 Noel Rd., Dallas, TX 75240-6837
12300761 EDI: DIRECTV.COM Jul 18 2014 01:38:00 DirecTV, P.O. Box 6550, Maricopa, Greenwood Village, CO 80155-0000
12300762 +E-mail/Text: Bankruptcy@fpl.com Jul 18 2014 01:52:03 FPL, FPL General Mail Facility, Miami, FL 33188-0001
12300765 +E-mail/Text: bankruptcy@gulfcoastcollection.com Jul 18 2014 01:52:31 Gulf Coast Collection, 5630 Marquesas Cir, Sarasota, FL 34233-3331
12300768 +E-mail/Text: Bankruptcy@icsystem.com Jul 18 2014 01:52:51 IC System, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
12300770 +E-mail/Text: bankruptcies@orangelake.com Jul 18 2014 01:52:02 Orange Lake Resorts, 8505 Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
12300774 +EDI: AFNIVZWIRE.COM Jul 18 2014 01:38:00 Verizon Wireless Dept., Attn: Bankruptcy, P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12300767* +Heather & Michael Young, 3406 Handley Road, Midlothian, VA 23113-3680
12300776* +Westgate Resorts, 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com, therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com

Linda D. Jennings on behalf of Debtor Melanie Ann Gerard ldjennings.legal@gmail.com, thedebtlawgroupmail@gmail.com,chadesimmons.legal@gmail.com,DLGHearings@gmail.com

TOTAL: 2